					Judge:	Marc Barreca Chapter: 11
					Haaring Lagation	Hearing:
					Hearing Location: Hearing Date: Hearing Ti	
					PTCY COURT /ASHINGTON	
In re)	No.	10-23806-MLB	
Casey S Sullivan fka Casey B Sullivan dba Columbia Funding dba Terri Court Condominiums LLC and Stephanie F. Sullivan, Debtors.)	OP:	TICE OF HEARING AND POSITION TO MOTION T OPEN BANKRUPTCY CA D ENTER DISCHARGE	
	PLEASE TAKE I	NOTICE TH	AT Bank of A	Amer	ica, N.A.'s Opposition to M	otion to
Reoper	n Bankruptcy Case	and Enter D	Discharge IS S	ET F	OR HEARING as follows:	
	JUDGE: MARC	BARRECA		TIN	ИЕ: 9:30 a.m.	
PLACE: U.S. Bankruptcy Court Seattle, Washington			DA	TE:May 22, 2015		
Page 1		(25	Gig Harbo 5801 Soundview I Gig Harbor, W 3)509-0625 / Fax nail: creditorbk@g	Or., Ste A 9833 (253) 5	35 509-0765	
	10-23806-MLB	Doc 293	Filed 05/19	5/15	Ent. 05/15/15 16:04:31	Pg. 1 of 4

OPPOSITION TO MOTION TO REOPEN BANKRUPTCY CASE, ENTER DISCHARGE AND CLOSE CASE

One West Bank, FSB, its assignees and/or successors in interest ("Creditor") is the holder of a Note and senior Deed of Trust secured against the real property located at **6640 SW Terri Court, Portland, Oregon 97225** ("Subject Property"). Creditor hereby submits the following Opposition to Motion to Reopen Bankruptcy Case, Enter Discharge and Close Case ("Motion"):

INTRODUCTION

On November 16, 2010 ("Petition Date"), Casey S and Stephanie F Sullivan ("Debtors") filed a voluntary petition under Chapter 11 of the Bankruptcy Code. Creditor filed its secured Proof of Claim as Claim 47 on April 29, 2011. The Proof of Claim was later amended and provided for a secured claim of \$354,432.97.

Debtors filed a series of Plans and the First Amended Plan was confirmed on May 4, 2012 as docket entry 232. The confirmed Plan incorporated by reference an agreed order on a stipulation filed as docket entry 230 on May 4, 2012 which treated Creditor in Class 13. The effective date was June 3, 2012. The treatment provided for payment of the secured portion of the Class 13 claim as follows: \$260,000.00 at 5.25% over 30 years. The Debtor was to fund an escrow account for payment of taxes and insurance.

As of the current time, Debtors are not current in their postpetition payments. Although it appears that they have been satisfying the principal and interest amount each month, they have not been paying the entire escrow portion. At the current time, they are in arrears over \$20,000.00. Debtors are therefore not eligible for a discharge at this time as they have not made their payments on long term secured debt as provided in the Plan. Under 11 U.S. Code § 1141 (5)(A), payments under the Plan must be made prior to discharge. There is no cause to excuse Debtors from this requirement. Until this matter is resolved, the discharge should not be granted.

Gig Harbor Law 5801 Soundview Dr., Ste. 50-C Gig Harbor, WA 98335 (253)509-0625 / Fax (253) 509-0765 E-mail: creditorbk@gigharborlaw.net

1	<u>CONCLUSION</u>					
2	As stated above, it is respectfully requested that the Debtors' discharge not be entered at					
3	this time until the full amount of payments due under the Plan to date has been made.					
4 5	Dated: 5/15/15 By /s/ Nathan Sukhia NATHAN SUKHIA, WSBA #31700					
6	Gig Harbor Law 5801 Soundview Drive, Suite 50-C					
7	Gig Harbor, WA 98335 (253) 509-0625					
8	(253) 509-0765 fax creditorbk@gigharborlaw.net					
9	O.027-133					
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23 24						
25						
25 26						
27						
28	Gig Harbor Law 5801 Soundview Dr., Ste. 50-C Gig Harbor, WA 98335 (253)509-0625 / Fax (253) 509-0765 E-mail: creditorbk@gigharborlaw.net					

Case 10-23806-MLB Doc 293 Filed 05/15/15 Ent. 05/15/15 16:04:31 Pg. 3 of 4

Page 3

1	CERTIFICATE OF SERVICE					
2 3	I certify that copies of the foregoing were sent by first class mail and/or served via ecf email on May 15, 2015, addressed to the parties as shown below:					
4	Casey S Sullivan					
5	Stephanie F Sullivan 6756 266th Ct SE					
6	Issaquah, WA 98029					
7	Debtors					
8	Shelly Crocker Jamie J McFarlane					
	Resolve Legal PLLC					
9	720 Olive Way Ste 1000 Seattle, WA 98101					
10	Attorney for Debtors					
11	Jill I Lunn					
12	700 Stewart St Ste 5103 Seattle, WA 98101					
13	Attorney for U.S. Trustee					
14						
15	<u>/s/ Nathan Sukhia</u> NATHAN SUKHIA, WSBA #31700					
16	Retained Counsel					
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27	Gig Harbor Law					
28	5801 Soundview Dr., Ste. 50-C Gig Harbor, WA 98335					
	(253)509-0625 / Fax (253) 509-0765 Page 4 E-mail: creditorbk@gigharborlaw.net					
	Case 10-23806-MLB Doc 293 Filed 05/15/15 Ent. 05/15/15 16:04:31 Pg. 4 of 4					